

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

2771

Application Number

Not Yet Assigned

Applicant(s)

Martin P. Madden

Filing Date

Herewith

Group Art Unit

Not Yet Assigned

3623

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>RJ</i>		4,876,648	10/24/89	Lloyd	-	-	
<i>RJ</i>		4,953,085	8/28/90	Atkins	-	-	
<i>RJ</i>		5,083,270	1/21/92	Gross et al.	-	-	
<i>RJ</i>		5,644,726	7/1/97	Oppenheimer	-	-	
<i>RJ</i>		5,673,402	9/30/97	Ryan et al.	-	-	
<i>RJ</i>		5,689,649	11/18/97	Altman et al.	-	-	
<i>RJ</i>		5,819,230	10/6/98	Christie et al.	-	-	
<i>RJ</i>		5,832,461	11/3/98	Leon et al.	-	-	
<i>RJ</i>		5,852,811	12/22/98	Atkins	-	-	

1c542 U.S. PTO
09/990312
11/23/01

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO
		Pub #6-301706	10/28/94	Japan				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>RJ</i>		Dennis, Marshall W., Residential Mortgage Lending, Reston Publishing, 1985, pps. 61-69.
<i>RJ</i>		Brueggman, William B. & Stone, Leo D. Real Estate Finance, 7th Ed. Richard D. Irwin, Inc. 1981.

EXAMINER

Romain Jeanty

DATE CONSIDERED

5-24-2002

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.